

Mobile Billing Policy

Direct Debit Agreement

The Customer authorises OCCOM PTY LTD to debit The Customer's account detailed in the Schedule below on behalf of the Company. Debits may be in any amount and at the time due according to the arrangement between the Customer and the Company concerning charges incurred by the Customer and services provided by the Company. This authority remains in force until you notify the Company that you wish to cancel it.

1. We agree to be bound by this agreement when we receive your Direct Debit details complete with the particulars we need to draw an amount under it.
2. We only draw money out of your account in accordance with the terms of your agreement with the Company.
3. On giving you at least 14 days' notice, we may:
 - a. Change our procedures in this agreement;
 - b. Change the terms of your Direct Debit;
 - c. or Cancel your Direct Debit.
4. When contacting us, you may ask us to cancel your Direct Debit. Please be aware that if a direct debit or card charge is required for your service and you ask to cancel or alter the terms of your Direct Debit, this may also involve the cancellation of your service with us (and may result in costs and charges).
5. You may dispute any amount we draw under Direct Debit by contacting us, detailing your customer reference details and bank account or credit card number as applicable. You must provide a detailed explanation of the basis for the dispute to assist in a resolution.
6. We deal with any dispute by the following procedure:
 - a. We will investigate the dispute, and where necessary, you are expected to provide your cooperation. This cooperation may include contacting your bank, providing account statements, or other means of substantiating a dispute.
 - b. While a dispute is being investigated, you may request that we suspend pending payments until a resolution is reached. Please note that we will keep a written record of dispute proceedings to assist in dispute resolution.
7. If the day you must make any payment to us is not a business day, we will draw on your account under your Direct Debit on the following business day. If your financial institution rejects any of our attempts to draw an amount in accordance with your Direct Debit, we may continue to seek that payment and recoupment of any fees incurred by us as a consequence of that rejection until all amounts due are paid.
8. We will not disclose to any person any information you give us on your Direct Debit, which is not publicly available unless you dispute any amount we draw under your Direct Debit. We need to disclose any information relating to your Direct Debit or to you or your financial institution to

resolve the dispute.



9. To contact us in accordance with the above, please use the contact details available on our website by clicking on the link titled "Contact Us".

Bill and Billing Cycle

You will be billed on the 28th of every month for the full monthly plan fee as per your selected plan. The billing cycle will be from the 28th of the month up to and including the 27th of the following month. Approximately 3-5 days after the 28th of the month, you will receive your bill via email; your bill's Due Date is on the next 15th.

Direct Debit Date

You will pay your bill by Direct Debit by the due date which is the 15th of each month. If 15th does not fall on a business day, the actual debit date will be the next business day from the 15th.

Payment & Payment Surcharges

Direct debit with a Visa or Master credit card will incur a surcharge of 1.21% (incl. GST) of the debited amount. Direct debit with an American Express or Diners Club credit card will incur a surcharge of 3.52% (incl. GST) of the debited amount. There is no surcharge for bank account direct debit.

OCCOM do not accept Prepaid Visa/Master cards or gift cards.

Varying your Payment

You may change your Nominated Card or Bank Account by contacting us at least two (2) Business Days before your Payment Due Date. You must also advise us if your nominated direct debit account is transferred or closed, or if the account details have changed or expired.

Late Payment

You are responsible for ensuring there is enough funds/credit available in your nominated credit card or direct debit account at any time we debit the account. You must pay dishonour fees and any other charges, expenses or losses resulting from our attempting unsuccessfully to debit the credit card or direct debit account unless the failure was due to a clear error on our part. Dishonoured cheques incur a \$6.00 inc GST handling charge. Direct Debit rejections incur a \$6.00 inc GST charge. A \$20 late payment fee is charged if you miss making your minimum payment, plus any overdue amount, by the statement due date.

Changing Your Service

You can upgrade or downgrade your plan by contacting us two (2) business days in advance to the end of current billing cycle of 27th. There is no charge to change your plan however you will not receive a refund for any amounts that you have paid in advance. The changing plan will be effective on the next billing date 28th.

Cancelling Your Service

Your service will be automatically renewed each month unless you inform us you wish to cancel your service. You must contact OCCOM to cancel the service **before 26th**:

1. If you transfer your number to a new provider;
2. If you no longer need your mobile service

A new monthly fee will apply if the cancellation and the port-out date are after the 27th.

If you cancel or transfer your service to another service provider, you will not receive a refund for any amounts you have paid.

Final Bill

When you cancel your OCCOM service(s), all costs are calculated then a bill will be sent to you to finalise your account. You may receive the bill up-to 30 days AFTER your service is cancelled.

Your final bill may include all charges and fees incurred up until the end of the bill cycle in which the service was cancelled. If you cancel after 26th, you will receive the final bill with a new monthly fee.

Lost, Replace and Subsequent SIM Purchase

First physical SIM card comes free with every new sign-up of a service.

A \$10 will be charged if:

1. If the service does not activate and the SIM is not returned to us within 30 days.
2. Any SIM replacements after the 1st free SIM, with delivery fee included.

First eSIM activation comes free with every new sign-up of a service.

A \$5 will be charged if:

1. Any eSIM replacements after the 1st free eSIM.
2. An eSIM swap is needed.

Contact Us

If you believe there has been an error in charging your Nominated Card or Bank Account or you wish to notify us about anything relating to this Agreement, including disputes, please contact us directly on 1300 299 999 or email billing@occom.com.au.